The total area of various Samadhis situated in the Rajghat Complex is as under:—

(i) Rajghat	59.00 acres;
(ii) Shantivana	60.00 acres;
(iii) Vijay Ghat	40.00 acres
(iv) Shakti Sthal	60.00 acres
(v) Kisan Ghat	(This Samadhi covering an area of 19 acres is situated on the land of Rajghat and no separate allotment has been made).
(vi) Vir Bhumi	(This Samadhi is located on the land of Shakti Sthal. No formal allotment has so far been made for this Samadhi.).

The annual expenditure on the main- tenance of these Samadhjs during 1994-95 vas as under:—

Samadhi	Rs. (in lakhs)
(i) Rajghat	55.41
(ii) Shantivana	51.65
(iii) Vijay Ghat	37.58
(iv) Snakti Sthal	52.41
(v) Kisan Ghat	15.69
(vi) Vir Bhumi	16.36

The Samadhi of Mahatma Gandhi is ling looked after by the Rajghat Sama-li Committee set up under the Rajghat madhi Act, 1951. All the other Sa-adhis are being looked after by the sitral Public Works Department.

ow of credit to the agricultural sector

*453. SHRIMATI BASANTI SHARMA:

DR. SHRIKANT RAMCHAN-DRA JICHKAR:

will the Minister of AGRICULTURE pleased to state:

a) the steps being taken to ensure credit flows are enhanced to the culture sector.

(c) whether the steps taken are show-any results; and

) the long term strategy to achieve objective?

THE. MINISTER OF AGRICULTURE (SHRI BALRAM JAKHAR): (a) Various steps taken and being taken to enhance credit flow to agriculture sector are given in the Statement annexed. *(See* below).

(b) The steps taken to enhance credit flow in agriculture sector have resulted in increase of agricultural credit from a level of Rs. 7005 crore in 1985-86 to an estimated Rs. 17337 crores in 1993-94;

(c) The long term strategy to enhance credit flows to agriculture sector includes the strengthening of cooperative banks through business development plans, Govt, deposit guarantee to enhance de posit mobilisation, introduction of cash credit limit in agrculture secttor, deregu lation of interest rate structure for coope ratives for lending and enhancing opera tional efficiency of Cooperative Banks and Regional Rural Banks.

Statement

Steps taken/being taken to enhance credit flow to agriculture sector

1. No margin money is to be contributed by the *farmers for loan (* amounts upto Rs. 10,000/- for both short term and long term loans. For loan amounts above Rs. 10,000/- a margin money of 15 per cent to ' 25 per cent is required from the fanner.

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2. To ease the problem of margin \ money the subsidy is treated as • margin where available.

3. No security is insisted upon for both short term and Jong term loans upto Rs. 15,000|- where movable assets are created. Hypothecation of the assets created is tekan as security.

4. No security is required for loans upto Rs. 5,000/-.

5. Loan applications forms and pro cedures have been simplified by financial institutions. These forms are also made available in regional languages.

6. Within the overall lending of 40 per cent for the priority sector, instructions have been issued that 18 per cent of the net bank credit should go towards financing agriculture.

7. In respect of commercial banks, the interest rates are linked to the size of the loan. Smaller the size of the loan, lower is the rate of interest.

8. Payment of interest is to be insisted upon only at the time of repayment of loan. Instructions have been issued to banks that total interest debited to an account should not exceed the principal in respect of short term advances to small and marginal farmers.

9. The public sector banks have also introduced the Agricultural Credit
• Cards for the farmers with good track record to enable the farmers to secure production credit instant-
ly.

10. Baaks have also been advised in Oct, 1994 to extend a flexible line of credit to farmers in the form of cash credit facility which would meet their composite credit require ments. The facility is available to faimers with good track record in the previous two years in regard to conduct of their banks/borrowal ac-
coi nts.

11. Commercial banks have been advis-
ed to open atleast one specalisec A|?ricultural Finance branch i n
each state to adequately deal wit] high-tech agriculture loans in the areas such as aquaculture, floricul ture, tissueculture etc.

12. With a view to improve involve ment of public sector banks in th agrisulture sector, the banks hav been asked to draw special credi plans for 1995-96 for the sector.

13. In respect of cooperatives & R gional Rural Banks, NABARD san tions short term credit limits fo financing Seasonal Agricultural Ope a tions. To ensure uninterrupted flc of credit to new and npn-defaultii members of banks/Primary Agrici tvrral Credit Societies, NABARD relaxed the condition of minimr recoveries of 40 per cent of la year's demand and credit limits ha lteen sanctioned to banks in the 1: 3 years irrespective of the level recoveries subject to certain con tions.

14. In view of the special proble faced by banks in North-Eastern gion, credit limits to cooperati and Regional Rural Barks operat in this region are sanctioned NABARD irrespective of their le of overdues.

15. NABARD has been sanctioning se rale lines of credit to support G eminent of India's programmes Oilseeds Production Programme, tional Pulses Development Progr mes, etc., with a view to incr the *production* of oilseeds and pu

16. NABARD has proposed sepa credit limits for 1995-96 to b; functioning in 114 identified the districts for boosting the flov